

**Information to identify the case:**

Debtor 1	<u>David E. Hollen Sr.</u>	Social Security number or ITIN	<b>xxx-xx-6060</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Mary Ann Hollen</u>	Social Security number or ITIN	<b>xxx-xx-7532</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-70490-JAD</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David E. Hollen Sr.  
aka David E. Hollen

Mary Ann Hollen

11/7/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David E. Hollen, Sr.  
 Mary Ann Hollen  
 Debtors

Case No. 18-70490-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Nov 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2018.

db/jdb  
 tr +David E. Hollen, Sr., Mary Ann Hollen, 107 Hill Street, Ebensburg, PA 15931-1771  
 +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 14877478 +Cambria Thrift, 112 Market Street, Johnstown, PA 15901-1609  
 14877481 +Cresson Township Tax Collector, PO Box 322, Cresson, PA 16630-0322  
 14877483 DLP Conemaugh Memorial Med Ctr., ATTN: Patient Accounting, PO Box 603396,  
 Charlotte, NC 28260-3396  
 14877486 +Homady & Corcoran, LLC, 317 Union Street, Ste. 105, Hollidaysburg, PA 16648-2097  
 14877489 +JP Harris Associates LLC, PO Box 226, Mechanicsburg, PA 17055-0226  
 14877487 +Jennifer A. Hodge, 107 Hill Street, Ebensburg, PA 15931-1771  
 14877488 +Johnstown Credit Bureau, Inc., 2355 Bedford Street, Ste. 4, Johnstown, PA 15904-1114  
 14877490 +Laurel Woods, 1943 St. Joseph Street, Cresson, PA 16630-1817  
 14877496 +Tate & Kirilin Associates, Inc., 580 Middletown Blvd., Ste 240, Langhorne, PA 19047-1876

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Nov 08 2018 02:20:10 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14877476 +EDI: GMACFS.COM Nov 08 2018 07:08:00 Ally Financial, PO Box 380901,  
 Minneapolis, MN 55438-0901  
 14877477 +EDI: TSYS2.COM Nov 08 2018 07:08:00 Barclays Bank Delaware, 125 S West Street,  
 Wilmington, DE 19801-5014  
 14877479 EDI: WFNNB.COM Nov 08 2018 07:08:00 Comenity Bank, PO Box 182789,  
 Columbus, OH 43218-2789  
 14877480 EDI: RCSFNBMARIN.COM Nov 08 2018 07:08:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 14877482 E-mail/Text: bankruptcy.bnc@ditech.com Nov 08 2018 02:19:38 Ditech, PO Box 6172,  
 Rapid City, SD 57709-6172  
 14877484 EDI: BLUESTEM Nov 08 2018 07:08:00 Fingerhut Credit Account Services, PO Box 1250,  
 Saint Cloud, MN 56395-1250  
 14877485 +EDI: PHINAMERI.COM Nov 08 2018 07:08:00 GM Financial, PO Box 183593,  
 Arlington, TX 76096-3593  
 14877491 EDI: MERRICKBANK.COM Nov 08 2018 07:08:00 Merrick Bank, Customer Service, PO Box 9201,  
 Old Bethpage, NY 11804-9001  
 14877492 EDI: NAVIENTFKASMSERV.COM Nov 08 2018 07:08:00 Navient, PO Box 9500,  
 Wilkes Barre, PA 18773-9500  
 14877730 +EDI: PRA.COM Nov 08 2018 07:08:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14877493 +EDI: DRIV.COM Nov 08 2018 07:08:00 Santander, PO Box 105255, Atlanta, GA 30348-5255  
 14877494 +EDI: RMSC.COM Nov 08 2018 07:08:00 Synchrony Bank, ATTN: Bankruptcy Department,  
 PO Box 965060, Orlando, FL 32896-5060  
 14877495 EDI: WTRRNBBANK.COM Nov 08 2018 07:08:00 Target Card Services, 3901 West 53rd Street,  
 Sioux Falls, SD 57106-4216

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr DITECH FINANCIAL LLC  
 aty\* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,  
 Ebensburg, PA 15931-0270  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: admin  
Form ID: 318

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Total Noticed: 25

Date Rcvd: Nov 07, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com,  
mmh@nsslawfirm.com;pa73@ecfcbis.com  
Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;pa73@ecfcbis.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Theresa C Homady on behalf of Debtor David E. Hollen, Sr. thomady1@msn.com,  
homady@gmail.com;homadylaw@gmail.com;kac52on@gmail.com;tchomady@comcast.net;thomadybk@gmail.com  
Theresa C Homady on behalf of Joint Debtor Mary Ann Hollen thomady1@msn.com,  
homady@gmail.com;homadylaw@gmail.com;kac52on@gmail.com;tchomady@comcast.net;thomadybk@gmail.com  
TOTAL: 6